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PATENT

Attorney Docket No.: 020375-050300US

TOWNSEND and TOWNSEND and CREW LLP

By: /Tara N. Damhoff/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Steven L. VanFleet, et al.

Application No.: 10/825,950

Filed: April 16, 2004

For: METHODS AND SYSTEMS FOR
UNIVERSAL TRANSACTION
PROCESSING

Customer No.: 20350

Confirmation No.: 8207

Examiner: Charles C. Agwumeczie

Art Unit: 3685

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 22, 2008, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.